



**A STUDY ON SATISFACTION TOWARDS BIMB
SERVICES ON PTPTN LOAN AMONGST THE STUDENTS
OF UiTM TERENGGANU DUNGUN CAMPUS**

**MAHIRAH BINTI ZULKIPLI
2006116697**

**BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (ISLAMIC BANKING)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
DUNGUN TERENGGANU**

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DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (ISLAMIC BANKING)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA**

I, MAHIRAH BINTI ZULKIPLI, (I/C Number: 851025-11-5062)

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degree.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: _____

A handwritten signature in black ink, appearing to read 'Mahirah Binti Zulkipli', written over a horizontal line.

Date: 16 NOV 2008

ABSTRACT

Customers satisfaction is a feeling or attitude of a customers towards the products or services after it has been used. Islamic banks product and services are perceived as of high quality by customers because of the concept of doing work in Islam i.e. work is considered in Islam as a type of worship. This paper explored the satisfaction towards BIMB services on PTPTN loan amongst the students of UiTM Terengganu Dungun Campus. The study focused on four factors such as service quality, attitude, service facility and responsibility as independent variables that are believed to be undertaking the premier role towards the students satisfaction in their daily transaction towards the BIMB services in managing their business on PTPTN loans. A sample of 370 questionnaires were collected and analyzed. Based on the analysis that have been made, 92 per cent from the result are explained by all the independent variables have significant relationship with dependent variables while the remaining balance of 8 per cent were unexplained factors such as empathy, assurance and reliability for generating better explanation to the satisfaction. The finding further demonstrated that all independent variables have a significant influence towards the creation of satisfaction among the students.

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